Certificate Number: 17082-MSS-DE-039577001

Bankruptcy Case Number: 25-50563



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 21, 2025</u>, at <u>11:51</u> o'clock <u>AM MST</u>, <u>DARRELL J HOWARD</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Southern District of Mississippi</u>.

Date: April 21, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director